

Complaint Information

Print Date: 08/21/2019
Print User: KATE.DONOVEN

Field	Value
Reference:	Ball, Craig v. Voyager Financial Group (99902)
Window Name:	Complaint Information
Additional Information:	
Transfer from Const.Serv.:	
Filing Method:	Letter
Dollar Amount Involved:	\$130,000.00
Product or Service:	
Date of Transaction:	07/09/2011
Supporting Docs?:	
Account Number:	
Demographic Info:	
Age:	
Language:	
Military History:	
Disability:	
Circumstances:	
Circumstances:	
Fair Resolution:	
Fair Resolution:	
Circumstances (Add'l Note):	
Circumstances Additional:	

Note for File: Ball, Craig v. Voyager Financial Group (99902)

Print Date: 08/21/2019
Print User: KATE.DONOVEN

Field	Value
Reference:	Ball, Craig v. Voyager Financial Group (99902)
Date:	12/04/2012
Time:	9:50 PM
Topic:	Converted Case Notes
Category:	
Note:	consumer invested his 401K into what he thought was an annuity. His monthly payments stopped coming April 2012. He found out he bought a pension stream for 60 mo. The seller filed for bankruptcy and his income shut off. Voyager has not helped him try to recover his money. He invested \$68K and has 2 more that total \$130K
Last Modified:	Legal Files Software, Inc. on 01/18/2016 at 9:50 PM
Alert Note:	No
Show On Summary:	No
Priority Item:	No
Private:	No
Route History:	No matching data found for list!



RECEIVED

MAY 31 2017

ATTORNEY GENERAL
OF ARKANSASConsumer Protection Division
(501) 682-2341 (800) 482-8982
www.ArkansasAG.govOffice of the Attorney General
323 Center Street, Suite 200
Little Rock, AR 72201-2610

CONSUMER COMPLAINT

Please type or print with ink. A copy of this complaint will be sent to the party complained against.

ALFRED JOSEPH DE GUIO

Your Name

2331 WESTSIDE BLVD SE #109

Your Address

RIO RANCHO, NM 87124

City, State, Zip Code

SANDOVAL 505-298 6129

Your County

RETIRED

Your Work Telephone

AJDEGUIO@GMAIL.COM

Your Email Address

May we communicate with you via email? ☒ Yes ☐ No

Your Age 85 Date of Transaction SEP 29 2011

Product or Service Involved BREACH OF FINANCIAL CONTRACT

Your view as to a fair resolution of this matter: AMOUNT DUE PER CONTRACT TO ME.

PLEASE EXPLAIN THE CIRCUMSTANCES SURROUNDING YOUR COMPLAINT. ENCLOSE COPIES (NOT ORIGINALS) OF ANY CONTRACTS, SALES SLIPS, CANCELLED CHECK, ADVERTISEMENTS, CORRESPONDENCE OR RELATED DOCUMENTS. Attach additional sheets if necessary.

MILITARY VETERAN SELLS HIS/HER PENSION FOR A PERIOD OF TIME TO SATISFY A LOAN. PENSION CHECK NOW PROPERTY OF VFG AND IS DEPOSITED TO ESCROW BANK IN PHOENIX, AZ. MONIES IS NOW DISBURSED TO VFG, MYSELF AND OTHER PARTIES INVOLVED AS I UNDERSTAND IT. THIS ROUTINE WAS BREACHED JUNE/JULY 2014 LIFE INSURANCE POLICY ALSO INVOLVED WITH EACH CONTRACT. BOTH POLICIES NOW CLOSED DUE TO FAILURE OF PAYMENTS. VFG SHOULD BE ABLE TO EXPLAIN THEM.

* CONTRACT NR 07763 WAS UNDER MY NOW DECEASED WIFE NAME. DIED 3-4-15

The information contained here is true and accurate to the best of my knowledge. I understand that the Arkansas Attorney General's office does not represent individuals in matters involving private disputes. I am filing this complaint to notify the Attorney General's office of the activities of this party and for any other assistance which may be rendered, including attempted resolution of my complaint or referral to another appropriate entity. I understand that a copy of what I submit to the Attorney General's Office will be provided to the party I am complaining against in an effort to resolve the complaint. I authorize the party against which I have filed a complaint to communicate with and provide information to the Arkansas Attorney General's Office. I also understand that my complaint may be referred to other agencies. I acknowledge that the Attorney General will keep a record of this complaint and that it may be deemed a public record subject to disclosure under the Arkansas Freedom of Information Act.

Date May 29, 2017

VOYAGER FINANCIAL GROUP (VFG) LLC

Company/Individual Complained Against

SUITE 300-900 SHACKLEFORD RD
Address P.O. BOX 884 JACKSONVILLE, AR 72078

LITTLE ROCK - JONESBORO, AR 72211

City, State, Zip Code P.O. BOX 19502 ZIP 72403

1-888-531-2992

Telephone

Company Website or Email Address

Name of Salesperson SID EVANS
BROKER-DAVID WOODARD

Account Number (if applicable) [REDACTED]

Estimate of dollars involved \$28,000 + \$16,000 PLUS

Your view as to a fair resolution of this matter: AMOUNT DUE PER CONTRACT TO ME.

Signature of person filing complaint

Kate Donovan

From: Haley Gessner <info@gotyourbackarkansas.org>
Sent: Monday, August 11, 2014 2:51 PM
To: Consumer Division
Subject: New submission from Consumer Complaint Form

08/11/2014

CONSUMER INFORMATION

Name (first, last)	Haley Gessner
Address	312 forest drive Mountain Home Arkansas 72653
Country	baxter
Phone Number: home	(870)405-3763
Phone Number: work	
Phone Number: cell	(870)405-3763
Age	23
Email	gwenniesmommy@gmail.com

COMPANY INFORMATION

Name	Calvin Alexander - voyager financial group
Address	little rock Arkansas 72211 United States
Phone	(501)650-1025
Email	
Website	

PRODUCT OR SERVICES INVOLVED

Product/Services involved	investment. Cash
Date of Transaction	04/04/2014
Did you sign a contract?	
Have you contacted the company?	
Have you consulted	

an attorney?	
If so, who?	
Is there a court action pending?	
If so, where?	
Estimate of Dollars Involved	3,200

TRANSACTION INFORMATION

Fair resolution:

I would like the full amount of my money that is owed to me plus my diamond ring that he stole. There are other various charges that I did not use my debit card for but I would have to review my previous bank statement. I'm concerned that he will continue to lie to others about his occupation and support himself on the money that people entrust to him to be accessible. I have an old address but everything he says is a lie and he is not one to admit any wrong doing. Im praying that this situation doesn't have to be set to the side as a loss as I have text messages from him stating that he will in fact return my money to me. I have waited an ample amount of time to receive my money and I just want my money returned to me.

Explanation:

Calvin told me he was part owner of voyager financial group and could invest my money to grow exponential interest over a short amount of time. I entrusted that what he said was true and he said u could access my money at any time. I never received a receipt or debit card. It's been over a month since he promised to return my money which accrued to 4600 dollars. Plus a diamond ring he obtained and didn't return. He had access to my checking account and used my personal debit card on multiple occasions and even used it to deposit a girl named Katherine Wright's tax refund into my account. His roommate has confirmed that he scams girls for a living and is a con artist. He promised to pay me back but I've tried and tried to resolve this with no legal action. He is out on bond for felony theft and has warrants out.

Supporting Documentation: Yes

The information contained here is true and accurate to the best of my knowledge. I understand that the Arkansas Attorney General's office does not represent individuals in matters involving private disputes. I am filing this complaint to notify the Attorney General's office of the activities of this party and for any other assistance which may be rendered, including attempted resolution of my complaint or referral to another appropriate entity. I understand that a copy of what I submit to the Attorney General's Office will be provided to the party I am complaining against in an effort to resolve the complaint. I authorize the party against which I have filed a complaint to communicate with and provide information to the Arkansas Attorney General's Office. I also understand that my complaint may be referred to other agencies. I acknowledge that the Attorney General will keep a record of this complaint and that it may be deemed a public record subject to disclosure under the Arkansas Freedom of Information Act.

Sherrell Givens

From: Attorney General's Office Consumer Complaint <no-reply@wufoo.com>
Sent: Thursday, October 09, 2014 12:01 PM
To: Consumer Division
Subject: Attorney General's Office Consumer Complaint: Norma Herman

Name * Norma Herman

Address * 9722 Carita Ct

Address Line 2

City * Santee

State * CA

Zip Code * 92071

County * Outside Arkansas

Home Phone * 6194496490

Work Phone

Cell Phone 6194469633

Home Phone * (619) 449-6490

Age 69

Email * auroraaurora205@hotmail.com

Company Name Voyager-Financial (VFG)

Company Address 1431 Merrill DR Ste H

Company Address Line 2

Company City Little Rock

Company State Ar

Company Zip Code 72211

Company Phone Number 18885512992

Company Email ywilliams@voyager-financial.com

Company Website

Product or Service * investments/pension plan/cash flow

Date of Transaction Sunday, October 9, 2011

Estimate of Dollars Involved 71,045.40

Did you sign a contract?

Have you contacted the company?

Have you consulted an attorney?

If so, who?

Is there a court action pending?

If so, where?

Please explain the circumstances surrounding your complaint. *

Voyager has stopped making payments on a promissory note, a replacement contract they said they "owned", to take the place of a breached contract they sold me in 2011.

The new contract came into effect on March 2012. Payments were made until July 2014, I was told by their company accounting rep. Mrs. Victoria Williams that payments would continue in September after the August payment was not received. I have called, emailed, and left several message over a period of almost two months to no avail, no response to calls or e-mails. I don't know how else to get in contact with them, this investment was all my life savings and was to provide me with a little extra to be able to travel a little and be able to pay my obligations easier.

I am and have been a nervous wreck since this has happened in the past Mrs. Williams has responded.

Now I find out that VFG has been in trouble with the law for quite a while, over their practices...What do I do? Also I understand that VFG is doing business under another name, How could that be? A lawyer contacted me, we responded but they are gathering information, I can't afford lawyers. I'm on a fixed income and have lost everything..How can this be?

Your view as to a fair resolution of the matter. If the balance of my funds would be returned!! My total investment was for 71,045.40 dollars and the balance due of 90,000.00 was over a ten year period but after deducting amounts paid to me I would love to have the balance of 45,470.45 returned which is basically just the rest of my investment and no interest, at this point I don't care for the interest, its better then what I am getting now which is nothing!!!

Do you have **YES!!!!**
supporting
documentation?

Name Card for Smith, Dennis Linwood Mr.

Print Date: 08/21/2019
Print User: KATE.DONOVEN

Field	Value																																																
Type:	Person																																																
Status:	Active																																																
Private:	No																																																
Prefix:	Mr.																																																
First Name:	Dennis Linwood																																																
Middle Initial:																																																	
Last Name:	Smith																																																
Suffix:																																																	
Company:																																																	
Title:																																																	
Department:																																																	
Division/Short Name																																																	
Nick Name:																																																	
Date of Birth:																																																	
Deceased:	No																																																
ID#:																																																	
Alias:																																																	
Contact/Spouse:																																																	
License:																																																	
Marital Status:																																																	
Ethnicity:																																																	
Citizenship:	United States																																																
Gender:																																																	
Note:																																																	
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Involvements:	<table border="1"> <tr> <th>File</th><th>Role</th><th>Purpose</th><th>Status</th><th>Open File #</th><th>File Mgr.</th><th>Department</th><th>Site</th></tr> <tr> <td>Smith, Dennis Linwood v. Voyager Financial Group</td><td>Consumer/Complainant</td><td></td><td>Closed/Close</td><td>102758</td><td></td><td>Public Protection</td><td>A069</td></tr> <tr> <td colspan="8">Involvement Totals</td></tr> <tr> <td>Printed:</td><td>1</td><td colspan="6"></td></tr> <tr> <td>Open:</td><td>0</td><td colspan="6"></td></tr> <tr> <td>Closed:</td><td>1</td><td colspan="6"></td></tr> </table>	File	Role	Purpose	Status	Open File #	File Mgr.	Department	Site	Smith, Dennis Linwood v. Voyager Financial Group	Consumer/Complainant		Closed/Close	102758		Public Protection	A069	Involvement Totals								Printed:	1							Open:	0							Closed:	1						
File	Role	Purpose	Status	Open File #	File Mgr.	Department	Site																																										
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Window Name	Field 1	Field 2	Field 3	Field 4																																													
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Categories:	Category	
	No matching data found for Category List!	
Relationships:	Name	Relationship
	No relationships	
Mailing Lists:	Mailing Lists	
	No matching data found for Mailing List!	

Note for File: Smith, Dennis Linwood v. Voyager Financial Group (102758)

Print Date: 08/21/2019
Print User: KATE.DONOVEN

Field	Value
Reference:	Smith, Dennis Linwood v. Voyager Financial Group (102758)
Date:	05/13/2013
Time:	10:07 PM
Topic:	Converted Case Notes
Category:	
Note:	***The Arkansas Securities Commissioner entered a cease and desist order against the business-- see hotline notes-MH Consumer's VA pension was direct deposited into an acct set up by VFG. Monies were deducted from her deposits without authorization and she was not getting the balance on her account. She has been unable to get a response from the company. She already has redirect her VA Pension to direct deposit.
Last Modified:	Legal Files Software, Inc. on 01/18/2016 at 10:07 PM
Alert Note:	No
Show On Summary:	No
Priority Item:	No
Private:	No
Route History:	No matching data found for list!

Complaint Information

Print Date: 08/21/2019
Print User: KATE.DONOVEN

Field	Value
Reference:	Smith, Dennis Linwood v. Voyager Financial Group (102758)
Window Name:	Complaint Information
Additional Information:	
Transfer from Const.Serv.:	
Filing Method:	Letter
Dollar Amount Involved:	\$28,000.00
Product or Service:	
Date of Transaction:	11/15/2011
Supporting Docs?:	
Account Number:	
Demographic Info:	
Age:	
Language:	
Military History:	
Disability:	
Circumstances:	
Circumstances:	
Fair Resolution:	
Fair Resolution:	
Circumstances (Add'l Note):	
Circumstances Additional:	



Office of the Attorney General
323 Center Street, Suite 200
Little Rock, AR 72201-2610

CONSUMER COMPLAINT

Consumer Protection Division
(501) 682-2341 (800) 482-8982
www.ArkansasAG.gov

Please type or print with ink. A copy of this complaint will be sent to the party complained against.

Jessica McDonald

Your Name

22 Peck Hill Rd

Your Address

Rome, PA 18837

City, State, Zip Code

Bradford 570-247-2209

Your County

Your Home Telephone

570-887-4090 570-423-5581

Your Work Telephone

Your Mobile Telephone

jdziuba@frontiernet.net

Your Email Address

May we communicate with you via email? ☒ Yes ☐ No

Your Age 40 Date of Transaction 6-28-12

Product or Service Involved Sale of VA Disability income stream

Your view as to a fair resolution of this matter: To be null and void from this contract and not have to pay \$72,000 for the \$20,175.62 lump sum I received
PLEASE EXPLAIN THE CIRCUMSTANCES SURROUNDING YOUR COMPLAINT. ENCLOSE **COPIES (NOT ORIGINALS)** OF ANY CONTRACTS, SALES SLIPS, CANCELLED CHECK, ADVERTISEMENTS, CORRESPONDENCE OR RELATED DOCUMENTS. Attach additional sheets if necessary.

* See attached

I would like to be completely released from this contract since it was signed under false pretenses, and considering the sale of VA disability payments is illegal and prohibited by 38 USC 5301 (which was never explained to me.)

The information contained here is true and accurate to the best of my knowledge. I understand that the Arkansas Attorney General's office does not represent individuals in matters involving private disputes. I am filing this complaint to notify the Attorney General's office of the activities of this party and for any other assistance which may be rendered, including attempted resolution of my complaint or referral to another appropriate entity. I understand that a copy of what I submit to the Attorney General's Office will be provided to the party I am complaining against in an effort to resolve the complaint. I authorize the party against which I have filed a complaint to communicate with and provide information to the Arkansas Attorney General's Office. I also understand that my complaint may be referred to other agencies. I acknowledge that the Attorney General will keep a record of this complaint and that it may be deemed a public record subject to disclosure under the Arkansas Freedom of Information Act.

Date 1-15-15

VFG (Voyager Financial, LLC)

Company/Individual Complained Against

1431 Merrill Drive, Suite H

Address

Little Rock, AR 72211

City, State, Zip Code

888-551-2992

Telephone

www.voyager-financial.com

Company Website or Email Address

Name of Salesperson Mark Corbett, Calvin Alexander Ferrari Scroggins

Account Number (if applicable) N/A

Estimate of dollars involved \$20,175.62

I was illegally induced into the contract

Jessica McDonald

Signature of person filing complaint

①

Hello,

My name is Jessica McDonald. I am a veteran of the US Air Force, and I currently receive VA disability compensation. In May 2012, I was under financial hardship, and I made an irresponsible decision to sell my VA disability income stream for a lump sum payment through a company called VFG (Voyager Financial Group, LLC). At the time I was extremely desperate and felt I had nowhere else to turn. Through this transaction, I received a lump sum payment of \$20,175.62, and my payments were set up as \$400 per month for 15 years. My VA disability compensation exceeds \$400 per month, so every month my entire VA disability payment is direct deposited into VFG's account, and they reimburse the additional money into my checking account.

Part of the agreement was that I had to get a life insurance policy as collateral to the buyer who bought my income stream. I think VFG was assigned as the beneficiary – I just signed the paper, had it notarized and emailed it back – they filled out the rest. The entire 15 year insurance premium amount (\$2773.21) was deducted from the amount I was receiving as a lump sum, so I thought the policy was paid in full right from the start.

Over the last few months, I began receiving statements from Globe Life that my payments hadn't been made. In October, I received a letter that my insurance had lapsed and I was no longer covered. I emailed VFG, and they responded that they were having banking issues. They asked if I would like to make the payments myself, and they would reimburse me once their banking issues were resolved. After this unnerving email, I began to google VFG. I was shocked to find numerous lawsuits and court dockets – everything I read was indicating that this may have been illegal, and it appeared that VFG was under the microscope in numerous states. Until this point, I had never even questioned the validity of what I did (although I regretted it), but I made every payment faithfully for 2 ½ years.

At this point I panicked and immediately changed the direct deposit back to my own checking account, in fear that I would stop receiving the additional money, since VFG was having issues with their bank. I filed complaints with the PA

②

Attorney General's Office (they are currently investigating), PA Dept of Insurance (they said it has nothing to do with them), PA Dept of Banking and Securities (they really couldn't do much, but gave me several suggestions on who I should contact) and the VA Inspector General (no response back). I called a VA legal representative in Philadelphia who is yet to return my call. I called Landy & Landy Law Office who said they won't even talk to me because this is a VA issue – they suggested I contact Tina Pickett's office (which I'm doing now). I contacted Silver Law Group out of Florida (I found them online, and they are specifically representing people who were involved in transactions with these companies, including VFG) but they said they are only licensed in Florida. They said they are getting hundreds of calls from people across the US (both Veterans and "Buyers") but unfortunately are unable to help most of them. I also found an article online from May 2013 that Governor Cuomo had directed the Dept of Financial Services to launch an investigation into "pension advances", and that the DFS sent subpoenas to 10 companies engaging in pension advances (one of which was Voyager Financial Group, LLC).

In the meantime, I've received a phone call and email from a person named Clair Crosslands out of Dallas TX, who claims to be the financial advisor for the investor who bought my income stream. He wants me to send his client the money "as promised" and said, "He doesn't want to put anyone in a position where they incur legal expenses". I'm worried that they are going to sue me since I have missed the last 2 payments – I've never been sued before and certainly can't afford an attorney.

I am an average middle class, law abiding citizen. I work in healthcare at Guthrie Medical Group, and I'm married with a 12 year old son and a three year old daughter. We live paycheck to paycheck, and I depend on the extra money that comes back from my VA disability compensation. If VFG's bank is having issues and couldn't make that payment back to me, my family would be in trouble financially. I know it wasn't smart to sell my income stream, but sometimes desperation causes people to do things that they wouldn't do under normal circumstances.

3

I want to do the right thing now, but I'm not sure what the right thing is. I feel really bad for the investor, but I also feel like VFG didn't tell me everything – and they stopped paying the life insurance premiums (with money that I supposedly borrowed and will be paying back for the next 15 years).

I'm extremely ashamed of what I've done, but I'm hoping you can give me advice on who I should contact in case I need legal assistance. If anything, I hope to bring attention to this topic so it doesn't happen to anyone else in the future.

Thank you in advance for your help with this matter.

Sincerely,

Jessica McDonald
22 Peck Hill Rd
Rome, PA 18837
Home# 570-247-2209
Work# 570-887-4090
Email: jdziuba@frontiernet.net



COMMONWEALTH OF PENNSYLVANIA
OFFICE OF ATTORNEY GENERAL

BUREAU OF CONSUMER PROTECTION
Scranton Office
417 Lackawanna Avenue, Suite 202
Scranton, PA 18503
570-963-4913
December 31, 2014

Jessica McDonald
22 Peck Hill Road
Rome, PA 18837

Re: Voyager Financial Group
[REDACTED]

Dear Ms. McDonald:

The Bureau of Consumer Protection has attempted to contact the out-of-state business against which you filed a complaint, but we have not received a response. Therefore, by copy of this letter, we are forwarding your complaint to Arkansas Office of Attorney General and requesting its assistance in attempting to address this matter. Please direct any further inquiries about this matter to:

Arkansas Office of Attorney General
Consumer Protection Division
323 Center Street, Suite 200
Little Rock, AR 72201

If you would like more information on this referral, please feel free to contact our office. A copy of your complaint will remain on file for our future reference. On behalf of the Office of Attorney General, thank you for bringing this matter to our attention.

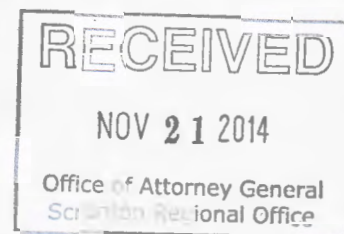
Very truly yours,

A handwritten signature in cursive script that reads "Terrance F. Greene".

Terrance F. Greene
Senior Agent

mtl
23A

November 18, 2014
Commonwealth of Pennsylvania
Office of Attorney General
Bureau of Consumer Protection



Re: Voyager Financial Group
[REDACTED]

To whom it may concern:

I received your letter today in regards to my complaint. Thank you for your prompt response to this matter. I would like to mention a few additional things I feel are important to this complaint.

1. I have not sought any type of legal advice at this point.
2. I stopped my VA payments to Voyager Financial Group in fear that they would not reimburse the remaining balance of my VA disability payment since they are having "banking issues" - as the email from VFG stated on 10/29/14. My entire disability payment has been directed to VFG's account for more than 2 years now, and they would forward the "overage" to my bank.
3. I understand I went in to a contract with VFG, but they never told me that the assignment of a military pension is prohibited by law.
4. I feel that VFG has already broken the contract by failing to pay the premiums of the "collaterally assigned" life insurance policy that I was required to purchase in order to fulfil the contract. The entire insurance premium (\$2773.21) is included in the amount that I am required to pay back over the period of 15 years -- So I am paying back a LOT of money over a period of 15 years for an insurance policy that is no longer in effect as of 8/18/14 because VFG allowed the coverage to lapse.

A couple questions ... Should I seek legal advice now or should I wait until the company files a lawsuit against me for stopping payments? I've been waiting to seek legal advice at this point for financial reasons. Any advice would be greatly appreciated. Please feel free to contact me if you need any additional information. Thank you for your time.

Sincerely,

Jessica J. McDonald

A handwritten signature in blue ink that reads "Jessica J. McDonald". The signature is written in a cursive, flowing style.



SPECIAL POWER OF ATTORNEY

I, Jessica Dziuba, residing at 22 Peck Hill Road Rome, PA 18837, do hereby name and appoint Security Title Agency, located at 3636 North Central Ave. Phoenix, AZ 85012, as my Attorney-in-Fact ("Agent") to act in my capacity to do any and all of the following:

Perform any act necessary to deposit, negotiate, sell, or transfer any note, security, or draft that is directed by me into its possession for the purposes of fulfilling my obligation under the execution of my Contract for Sale of Payments.

The rights, powers, and authority of my Agent to exercise any and all of the rights and powers herein granted shall commence and be in full force and effect in accordance with dates contained in the Contract for Sale of Payments and shall not be affected by my disability or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall remain in full force and effect until all obligations under the Contract for Sale of Payments have been fulfilled.

Dated 5-21, 2012 at Nichols, NY
(City) (State)

[Signature]
[SIGNATURE]

Jessica Jean Dziuba
[FULL LEGAL NAME]

SS# [REDACTED]

STATE OF New York COUNTY OF Tioga

In Nichols, on the 21 day of May, 2012 before me, a Notary Public in and for the above state and county, Jessica Jean Dziuba personally appeared [list name of person granting power of attorney], known to me or proved to be the person named in and who executed the foregoing instrument, and being first duly sworn, such person acknowledged that he or she executed said instrument for the purposes therein contained as his or her free and voluntary act and deed.

[Signature]
NOTARY PUBLIC
My Commission Expires: 8/31/13

CHARLES F. SCHNEIDER
Notary Public, State of New York
Tioga County #3514390
Commission Expires 8-31-2013



CONTRACT FOR SALE OF PAYMENTS

This Contract for Sale of Payments ("Contract for Sale") is made effective on the date of signing, by and between Jessica Dziuba ("Seller") and Paul H. Johnston, POD The Christy D. Drew Rev. Trust dtd 4-18-08 ("Buyer").

RECITALS

WHEREAS, Seller desires to sell certain fixed payments arising from a certain structured asset that have been distributed to and received by Seller (the "Payments") as described in this Contract for Sale; and

WHEREAS, Buyer desires to purchase the Payments in accordance with the terms and conditions contained herein.

NOW THEREFORE, in consideration of the mutual covenants and benefits herein contained, the receipt and sufficiency is hereby acknowledged, Seller and Buyer agree as follows:

1. Seller agrees to sell and Buyer agrees to purchase the Payments in accordance with, and subject to the terms and conditions of, this Contract for Sale.

2. In connection with this Contract for Sale, Seller executed that certain Sales Assistance Agreement, executed by the Seller on _____, 20____. Said Sales Assistance Agreement is incorporated herein by reference and made a part hereof, and all defined terms contained in said Sales Assistance Agreement shall have the same meaning when used herein, unless otherwise defined.

3. The Payments that are the subject of this Contract for Sale, along with the underlying asset (the "Asset"), are more particularly described as follows:

- Asset: VA Disability
- Life Contingent ☒ Yes ☐ No
- Transaction Documents and Parties:
 - Name of Payee/Annuitant: Jessica Dziuba
 - Underlying Payee Purchase Agreement: ON FILE
 - Annuity Contract/Benefit Letter: ON FILE
 - Annuity Issuer: VA Disability
 - Life Insurer: Globe Life Insurance Company
 - Life Insurance Policy: Policy # [REDACTED]
- Description of Payments: 180 monthly payments of \$400.00; Start: 07/15/12; End: 06/15/27



4. The servicer of the Payments for Seller and Buyer shall be Security Title
(the "Escrow Company") in accordance with the following:

- The Payments will be serviced for the Seller by the Escrow Company in connection with the closing of the sale of the Payments (the "Closing"); provided, however, that the Asset shall remain the sole property of Seller and shall remain under the control of Seller.
- The Payments will be serviced for the Buyer by the Escrow Company in accordance with an escrow agreement to be duly executed by and between Buyer and the Escrow Company in connection with the Closing.
- By executing this Contract for sale, Seller and Buyer acknowledge receipt of the respective escrow agreements to be executed by each and confirm their agreement to the terms of same, relative to the servicing of the Payments.

• **Other Miscellaneous Terms:** _____

5. For the consideration described in the Sales Assistance Agreement, Seller shall transfer and sell to Buyer at Closing one hundred percent (100%) of Seller's right, title, and interest in and to the Payments; provided however, that the Asset shall remain the sole property of Seller and shall remain under the control of Seller.

6. Seller represents and warrants that, to the best of Seller's knowledge, all statements and information contained within the Sales Assistance Agreement concerning the Payments and the Asset were true as of the date of the Sales Assistance Agreement and have continuously remained true and correct in all respects through the date of this Contract for Sale, and further shall remain true and correct through the Closing.

7. Prior to Closing and continuing through the terms of this Contract for Sale, Seller shall acquire and maintain a valid life insurance policy with a payable on death provision in favor of Buyer in an amount not less than the total amount of the Payments sold pursuant to this Contract for Sale.

8. Beginning at Closing, Seller shall receive the Payments at a designated escrow account created in Seller's name and in effective control of Seller.

9. Seller shall grant the Escrow Company a Special Durable Power of Attorney in connection with Seller's escrow agreement enabling the Escrow Company to manage the escrow account and any Payments therein received, according to Seller's obligation in this Contract for Sale.

**10. ACKNOWLEDGMENT OF RISK. SELLER AND BUYER EXPRESSLY
ACKNOWLEDGE AND AGREE TO THE FOLLOWING:**

10.1 SELLER INTENDS TO ACTUALLY RECEIVE DISBURSEMENT OF EVERY PAYMENT DESCRIBED UNDER THIS CONTRACT FOR SALE, SELLER SHALL RETAIN AT ALL TIMES COMPLETE CONTROL OVER THE PAYMENTS AND THE UNDERLYING ASSET DESCRIBED HEREIN, AND SELLER INTENDS TO ASSIGN EVERY PAYMENT DESCRIBED HEREIN TO BUYER AFTER ACTUAL RECEIPT OF DISBURSEMENT.

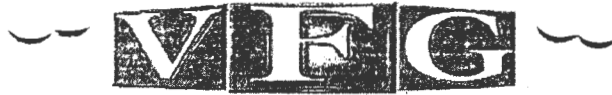


10.2. BOTH PARTIES INTEND THAT THE TRANSACTION(S) CONTEMPLATED BY THIS CONTRACT FOR SALE SHALL CONSTITUTE VALID SALE(S) OF PAYMENTS AND SHALL NOT CONSTITUTE IMPERMISSIBLE ASSIGNMENT(S), TRANSFER(S), OR ALIENATION OF BENEFITS BY SELLERS AS CONTEMPLATED BY APPLICABLE LAWS; HOWEVER, CERTAIN RISKS EXIST.

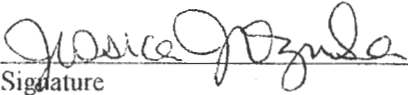
10.3. BY EXECUTING THIS CONTRACT FOR SALE, BUYER AND SELLER ACKNOWLEDGE AND AGREE THAT BUYER AND SELLER ARE AWARE OF AND EXPRESSLY ACCEPT ALL RISKS ASSOCIATED WITH THE TRANSACTION(S) CONTEMPLATED HEREIN.

10.4. BUYER AND SELLER ACKNOWLEDGE AND AGREE THAT VFG MAKES NO REPRESENTATIONS OR WARRANTIES WHATSOEVER CONCERNING WHETHER A COURT OF LAW WOULD INTERPRET THE TRANSACTION(S) CONTEMPLATED HEREIN AS INVALID ASSIGNMENT(S), TRANSFER(S) OR ALIENATION OF BENEFITS, OR OTHERWISE DEEM THE TRANSACTION INVALID.

(Signatures Contained on Following Pages)



IN WITNESS WHEREOF, the parties have executed this Contract for Sale as of the Effective Date.

SELLER:  Signature Jessica Dziuba Print Name 5-21-12 Date:	BUYER: <i>If an Individual:</i> Paul H. Johnston, POD The Christy D. Drew Rev. Trust dtd 4-18-08 Print Name(s) Signature(s) of Buyer Signature of Co-Buyer (if applicable) Date <i>If an Entity:</i> Name of Entity By: _____ Name: _____ Title: _____ Date: _____
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SECURITY AGREEMENT

The undersigned Jessica Dziuba
("Seller/Debtor"), of 22 Peck Hill Road Rome, PA 18837
(Seller/Debtor's Address for notice), hereby agrees and grants to and in favor of
Paul H. Johnston, POD The Christy D. Drew Rev. Trust dtd 4-18-08
(the "Secured Party") of 3015 Milton Avenue Dallas, TX 75205
(Secured Party's Address for Notice), security interest as follows:

1. In consideration of advances by the Secured Party to Seller/Debtor, directly or indirectly, as principal, guarantor or otherwise, Seller/Debtor hereby grants and assigns to Secured Party a continuing security interest in, lien upon, and a right of set-off against, all of Seller/Debtor's right, title, and interest in and to the Collateral referred to in Paragraph 2 and defined in "Exhibit A" hereof, to secure the prompt payment, performance, and observance of all indebtedness, obligations, liabilities, and agreements of any kind of Seller/Debtor to the Secured Party, however evidenced, arising under or in connection with the Agreement executed by Seller/Debtor in the principal amount of \$400.00 monthly for a term in accordance with the Agreement which is incorporated herein by reference and attached as "Exhibit B," and the prompt performance and observance of all other obligations of Seller/Debtor to Secured Party. (All of the foregoing being herein referred to as the "Obligations").

2. The "Collateral" is defined as an account receivable, more fully described in Exhibit "A" hereto. By these premises Seller/Debtor agrees and consents to the pledge of the Collateral as security for the Agreement.

3. Seller/Debtor warrants, represents and covenants that:

- (a) the state, or commonwealth, where Seller/Debtor resides and the books and records relating to the Collateral is, Pennsylvania;
- (b) except for those in favor of Secured Party, the Collateral is now, and at all times will be, will be subject to the right of Seller/Debtor to receive free and clear of all liens, security interests, claims, and encumbrances except as otherwise authorized in this Security Document.
- (c) the Seller/Debtor will not assign, sell, lease, transfer, or otherwise dispose of or abandon, nor will Seller/Debtor suffer or permit any of the same to occur with respect to, the Collateral, and the inclusion of "proceeds" of the Collateral under the security interest granted herein shall not be deemed a consent by Secured Party to any sale or other disposition of any Collateral;
- (d) at any time and from time to time, Seller/Debtor at its sole cost and expense will execute and deliver to Secured Party such financing statements pursuant to the Uniform Commercial Code ("UCC") as enacted in the state, or commonwealth, of Pennsylvania (Seller/Debtor's State), applications for certificate of title and other papers, documents, or instruments as may be reasonably requested by Secured Party in connection with this Security Agreement and to the extent permitted by applicable law, the Seller/Debtor hereby authorizes Secured Party to execute and file at any time and from time to time one or more financing statements, including a UCC-1;
- (e) Seller/Debtor assumes all responsibility and liability arising from the use, by Seller/Debtor, of the Collateral;
- (f) after the occurrence and during the continuation of a Default, any proceeds of the Collateral received by the Seller/Debtor shall not be commingled with other property of the Seller/Debtor, but shall be segregated, held by the Seller/Debtor in trust for Secured Party, and immediately delivered to Secured Party in the form received, duly endorsed in blank where appropriate to effectuate the provisions hereof, the same to be held by Secured Party as additional Collateral hereunder or, at Secured Party's option, to be applied to payment of the obligations, whether or not due and in any order.

4. For purposes of this Security Agreement, "Default" shall be defined herein as, but not limited to:

- (a) the failure of Seller/Debtor, whether willful or not, to comply with any covenant, affirmative or negative, securing the Agreement to Secured Party;
- (b) interference with, interruption of, or diminishment of, or allowing or causing any third party to interfere with, interrupt, or diminish, the cash flow as designated in the Agreement to the Secured Party, unless specifically authorized by Secured Party in writing;
- (c) or any other default under any such other documents.

5. After the occurrence and during the continuation of any Default, Secured Party shall have the following rights and remedies (to the extent permitted by applicable law) in addition to all rights and remedies of a secured party under the UCC or otherwise (whether at law or in equity), all such rights and remedies being cumulative, not exclusive and enforceable alternatively, successively or concurrently:

(a) Secured Party may, with or without judicial process or the aid and assistance of others to the extent permitted by applicable law,

(i) require Seller/Debtor to assemble and make available to Secured Party at the expense of the Seller/Debtor, any part or all of the Collateral.

(ii) remove any part or all of the Collateral from any account or premises for the purpose of disposition thereof.

(b) Secured Party may at any time and from time to time during the continuance of a Default, appropriate, set off and apply to the payment of the Obligations, any Collateral in or coming into the possession of Secured Party without notice to Seller/Debtor and in such manner as Secured Party may in its discretion determine.

6. Seller/Debtor hereby designates and appoints Secured Party and each of its designees or agents as attorneys-in-fact of the Seller/Debtor, irrevocably and with power of substitution, with authority, after the occurrence and during the continuation of a Default, and upon reasonable notice to Seller/Debtor of the existence of such Default, to adjust and compromise any claims under insurance policies or otherwise. All acts done under the foregoing authorization (except those which constitute gross negligence or willful misconduct by Secured Party) are hereby ratified and approved, and neither Secured Party, nor any designee or agent thereof, shall be liable for any acts of commission or omission, for any error of judgment or for any mistake of fact or law except for any of the foregoing arising solely from the gross negligence or willful misconduct of Secured Party. This power of attorney being coupled with an interest is irrevocable while any Obligations shall remain unpaid and shall terminate upon all Obligations being satisfied.

7. Seller/Debtor hereby releases Secured Party from any claims, causes of action and demands at any time arising out of or with respect to this Security Agreement, the Collateral and its use and/or any actions taken or omitted to be taken by Secured Party with respect thereto other than those arising solely from the gross negligence or willful misconduct of Secured Party, and Seller/Debtor hereby agrees to hold Secured Party harmless from and with respect to any and all such claims, causes of action and demands.

8. Secured Party's prior recourse to any Collateral shall not constitute a condition of any demand, suit or proceeding for payment or collection of the Obligations nor shall any demand, suit or proceeding for payment or collection on the Obligation constitute a condition of any recourse by Secured Party to the Collateral. Any suit or proceeding by Secured Party to recover under the Obligation shall not be deemed a waiver of or bar against subsequent proceedings by Secured Party with respect to any other outstanding Obligations and/or with respect to the Collateral. No act, omission or delay by Secured Party shall constitute a waiver of its rights and remedies hereunder or otherwise. No single or partial waiver by Secured Party of any covenant, warranty, representation, Default or right or remedy which it may have shall operate as a waiver of any other covenant, warranty, representation, Default, right or remedy or of the same covenant, warranty, representation, Default, right or remedy on a future occasion. Seller/Debtor hereby waives presentment, notice of dishonor and protest of all instruments included in or evidencing any Obligations or Collateral, and all other notices and demands whatsoever (except as may be expressly provided herein).

9. The Seller/Debtor hereby irrevocably consents to the jurisdiction of the courts of the state of (insert buyers address) and of any federal court located in such state in connection with any action or proceeding arising out of or relating to this Security Agreement or the Collateral, or any document or instrument delivered with respect to the Obligation. Seller/Debtor waives the defenses of forum nonconveniens and improper venue. Seller/Debtor hereby waives personal service of any process in connection with any such action or proceeding and agrees that the service thereof may be made by certified or registered mail directed to Seller/Debtor at the personal residence of Seller/Debtor set forth in this Security Agreement.

12. Upon the performance by Seller/Debtor in full of its entire Obligation, the security interest created hereunder shall terminate and all rights to the Collateral shall revert to Seller/Debtor.

13. All terms herein shall have the meanings as defined in the UCC, unless the context otherwise requires. No provision hereof shall be modified, altered, waived, released, terminated or limited except by a written instrument expressly referring to this Security Agreement and to such provision, and executed by the party to be charged. The execution and delivery of this Security Agreement has been authorized by Seller/Debtor. This Security Agreement and the Obligations shall be governed in all respects by the laws of the state, or commonwealth, of Pennsylvania (Seller/Debtor's State) applicable to contracts executed and to be performed in such state. If any term of this Security Agreement shall be held to be invalid, illegal or unenforceable, the validity of all other terms hereof shall in no way be affected thereby. Seller/Debtor acknowledges receipt of a copy of this Security Agreement.

14. **THIS SECURITY AGREEMENT** is in addition to, and not in lieu, replacement, or substitution of, any and all prior agreements from Seller/Debtor to Secured Party.

IN WITNESS WHEREOF, the undersigned has executed or caused this Security Agreement to be executed as of the date first above set forth.

SELLER/DEBTOR: Jessica Dziuba

(Print Name)

SIGNED:

Jessica Dziuba
(Signature of Seller/Debtor)

ACKNOWLEDGMENT

STATE OF New York

COUNTY OF Tioga

SS: _____

BE IT REMEMBERED that on this day came before me, the undersigned Notary Public, within and for the Tioga County and State of NY aforesaid, duly commissioned, qualified and acting, Jessica Dziuba, who acknowledged that he/she is the Seller/Debtor of this Security Agreement, duly authorized in his/her respective capacity to execute the foregoing instrument, and further stated and acknowledged that he/she has so signed, executed, and delivered said foregoing instrument for the consideration, uses, and purposes therein mentioned and set forth.

DATED this 12 day of May 2012

My Commission Expires: 8/31/13

Notary Public

CHARLES P. SCHNEIDER
Notary Public, State of New York
Tioga County #3514390
Commission Expires 8-31-2013

EXHIBIT A

DESCRIPTION OF COLLATERAL

The Collateral is the right to receive the income stream in the amount of \$ 400.00 ; associated with Account/Annuity # XXXXXX4066 with VA Disability ; payable monthly as an account receivable. The security interest in this collateral attaches after the funds have been disbursed from VA Disability to Seller/Debtor and immediately upon receipt of the Seller/Debtor of these specific funds in any form, fashion, account, or location; and after the funds have left the purview of any ERISA regulated organization.



SALES ASSISTANCE AGREEMENT

(For Assistance in the Sale of Payments Derived from a Structured Asset)

This Sales Assistance Agreement (hereinafter referred to as the "Sales Assistance Agreement") is made effective this 17th day of May, 2012 (the "Effective Date"), by and between Jessica Jean Dziuba ("Seller") and VFG, LLC, a Delaware limited liability company ("VFG").

RECITALS

WHEREAS, Seller desires to sell certain fixed payments arising from a certain structured asset that have been distributed to and received by Seller (the "Payments") as described in this Sales Assistance Agreement;

WHEREAS, Seller desires to engage VFG to provide Seller with administrative assistance in connection with the sale of the Payments; and,

WHEREAS, VFG desires to accept such engagement subject to the terms and conditions contained in this Sales Assistance Agreement.

NOW THEREFORE, in consideration of the mutual covenants and benefits herein contained, the receipt and sufficiency is hereby acknowledged, Seller and VFG agree as follows:

SECTION 1. SELLER'S AGENT

Seller appoints VFG as Seller's agent for the express, limited purpose of submitting a contingent offer for sale of the Payments ("Offer of Sale"), on Seller's behalf and under specified terms approved by Seller, to one or more third party potential buyer(s), the identities of which are to be provided to VFG by independent contractor(s); provided, however, that VFG shall not provide Seller with any form of legal or financial advice at any time, and further provided that such agency relationship shall immediately terminate upon the closing of a sale of the Payments, unless otherwise terminated as provided for herein.

SECTION 2. DESCRIPTION OF PAYMENTS & UNDERLYING ASSET

The Payments to be offered for sale under this Sales Assistance Agreement, along with the underlying structured asset, are described as follows:

Payee Name:	Jessica Jean Dziuba
Annuity Issuer:	VA Disability Compensation
Annuity Policy Number:	[REDACTED]
Designated Payments:	\$400 per month / 15 years
Purchase Price:	\$23,768.83
Vendor Name:	Mark Corbett

SECTION 3. PAYMENT OF COMMISSION

Should a third party buyer accept the Offer of Sale and subsequently purchase the Payments, Seller shall pay to VFG a commission at the closing of such sale in consideration for the administrative assistance provided to Seller pursuant to this Sales Assistance Agreement.

SECTION 4. POWER TO TERMINATE

Prior to acceptance by a third party buyer of the Offer of Sale, either party may terminate this Sales Assistance Agreement for any reason upon three (3) days written notice to the other party.

SECTION 5. NO SALE OF PAYMENTS/RIGHT TO PURCHASE TO THIRD PARTIES

During the term of this Sales Assistance Agreement, Seller shall not sell or attempt to sell the Payments or a right to purchase the Payments to any third party.

SECTION 6. NONCIRCUMVENTION

During the term of this Sales Assistance Agreement, Seller shall not circumvent nor attempt to circumvent VFG in any matter relating to this Sales Assistance Agreement, including, but not limited to, contacting or attempting to contact third party buyer(s).

SECTION 7. ACKNOWLEDGEMENT OF RISKS

SELLER AND VFG EXPRESSLY ACKNOWLEDGE AND AGREE TO THE FOLLOWING:

7.1. BOTH PARTIES INTEND THAT THE TRANSACTION(S) CONTEMPLATED BY THIS SALES ASSISTANCE AGREEMENT SHALL CONSTITUTE VALID SALE(S) OF PAYMENTS AND SHALL NOT CONSTITUTE IMPERMISSIBLE ASSIGNMENT(S), TRANSFER(S), OR ALIENATION OF BENEFITS BY SELLER AS CONTEMPLATED BY APPLICABLE LAWS; HOWEVER, CERTAIN RISKS EXIST.

7.2. BY EXECUTING THIS SALES ASSISTANCE AGREEMENT, SELLER ACKNOWLEDGES AND AGREES THAT SELLER IS AWARE OF AND EXPRESSLY ACCEPTS ALL RISKS ASSOCIATED WITH THE TRANSACTION(S) CONTEMPLATED HEREIN.

7.3. SELLER ACKNOWLEDGES AND AGREES THAT VFG MAKES NO REPRESENTATIONS OR WARRANTIES WHATSOEVER CONCERNING WHETHER A COURT OF LAW WOULD INTERPRET THE TRANSACTION(S) CONTEMPLATED HEREIN AS INVALID ASSIGNMENT(S), TRANSFER(S) OR ALIENATION OF BENEFITS, OR OTHERWISE DEEM THE TRANSACTION INVALID.

(Signatures Contained on Following Page)

IN WITNESS WHEREOF, the parties have executed this Sales Assistance Agreement as of the Effective Date.

"Seller"

Jessica Jean Dziuba
SIGNATURE

Jessica Jean Dziuba
PRINTED NAME

Current Physical Address:

22 Peck Hill Road
Rome, PA 18837

Email: jdziuba@frontiernet.net

TEL: 570-247-2209

"VFG"

VFG, LLC, a Delaware Limited Liability Company

By: _____

PRINTED NAME

Its: _____
TITLE



All Sellers must sign below to attest that they have read and understand these disclosures.

The following is important information about potential additional costs associated with selling your income stream. Please initial next to each item. If you have any questions or concerns about this information, your case manager will be able to help.

Disclosures:

JD The lump sum purchase price you are accepting as indicated on the Sales Assistance Agreement may be significantly less than what you would receive over the length of your defined income stream.

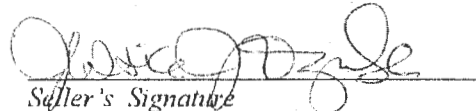
JD VFG may choose to withhold an amount equal to one monthly payment from the lump sum purchase price to ensure that your annuity provider successfully changes your payment information and keep you out of default. This money will be held by an escrow company and if it is not used to cover an error it will be returned to you upon receipt of your first monthly payment.

JD Your case will be paid out according to the dates on your Contract for Sale of Payments (CSP). Because reissuing documents multiple times with different dates due to unforeseen delays in the closing of your case is neither practical nor timely, there is a possibility that your case could close after the start date on your CSP. In the event that your case closes after the start date on your CSP, you will be allowed to keep the monthly payments that have already been issued to you by your annuity provider and that amount will be withheld from your lump sum payment.

JD Your Buyer may request a Single Premium Immediate Annuity, or SPIA, as a condition of purchasing your income stream. This means that instead of you having to pay the life insurance policy premiums over time, the full premium amount will be paid up front. Because all of the SPIA cost is being paid at once, you will only have to pay for two-thirds (2/3) of the cost while your buyer will pay the other one third (1/3). Your portion of the SPIA cost will be deducted from your lump sum payment. As a result of this policy, you will effectively be getting your life insurance for 2/3 of the price.

JD In the event that you are entitled to a monthly remainder after the allotment is made it may take up to ten (10) business days for the escrow company to process your payment and for you to receive said remainder.

I hereby attest that I have read and fully understand these costs as VFG has disclosed them. Further, I understand that this disclosure represents the costs that VFG finds relevant at this time and they may change in the future. All decisions I make concerning this purchase are made with knowledge and understanding of the aforementioned risks. I understand that I may withdraw from this transaction at any time BEFORE closing for any reason. VFG recommends that you seek independent professional advice to determine if this transaction is suitable for you.


Seller's Signature

4-20-12
Date

Jessica J. Dziuba
Print Name

COLLATERAL ASSIGNMENT OF A LIFE INSURANCE POLICY

For value received, Jessica J. Dziuba (Assignor), of
Rome, PA, hereby assigns, transfers, and delivers to
_____, (Assignee), of
_____, (Address), its
successors or assigns, policy No. [REDACTED] issued by Globe Life Insurance Co.
insurer, and any supplementary contract issued in connection therewith on the life of,
Jessica J. Dziuba, of Rome, PA,
and all my right, title, and interest therein except as provided in Section 3 hereof, subject to all
the terms and conditions of the policy and to all superior liens, if any, that insurer may have
against the policy.

1. **Rights of assignee.** Assignor agrees that the following specific rights pass to assignee by virtue of this agreement:
 - a. The sole right to collect from insurer the net proceeds of the policy when it becomes a claim by death or maturity;
 - b. The sole right to surrender the policy and receive the surrender value thereof at any time provided by the terms of the policy and at such other times as insurer may allow, and the full right to obtain one or more loans or advances on the policy from insurer, such rights subject however, to the provisions of Section 5a hereof;
 - c. The sole right to collect and receive all distributions or shares of surplus, dividend deposits, or additions to the policy now or hereafter made or apportioned thereto, and to exercise any and all options contained in the policy with respect thereto; provided, that unless and until assignee shall notify insurer in writing to the contrary, the distributions or shares of surplus, dividend deposits, and additions shall continue on the plan in force at the time of this assignment; and,
 - d. The sole right to exercise all non-forfeiture rights permitted by the terms of the policy or allowed by insurer and to receive all benefits and advantages derived therefrom.
2. **Rights reserved by assignor.** It is expressly agreed that so long as the policy has not been surrendered, the following specific rights are reserved and excluded from this assignment and do not pass to assignee by virtue hereof:
 - a. The right to collect from insurer any disability benefit payable in cash that does not reduce the amount of insurance;
 - b. The right to designate and change the beneficiary; and
 - c. The right to elect any optional mode of settlement permitted by the policy or allowed by insurer.

3. **Payment of charges on policy.** Assignor agrees to pay, and assignee shall be under no obligation to pay, any premium, or the principal of or interest on any loans or advances on the policy whether or not obtained by assignee, or any other charges on the policy.

Date: April 24, 2012

Jessica Jean Dziuba
[SIGNATURE]

Jessica Jean Dziuba
[FULL LEGAL NAME]

Kim Y Hill
[WITNESS'S SIGNATURE]

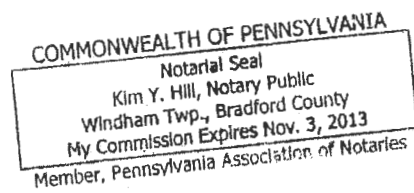
Kim Y. Hill
[WITNESS'S FULL LEGAL NAME]

STATE OF Pennsylvania

COUNTY OF Bradford

In Pennsylvania, on the 24th day of April, 2012, before me, a Notary Public in and for the above state and county, Bradford personally appeared [list name of person granting power of attorney], known to me or proved to be the person named in and who executed the foregoing instrument, and being first duly sworn, such person acknowledged that he or she executed said instrument for the purposes therein contained as his or her free and voluntary act and deed.

Kim Y Hill
NOTARY PUBLIC
My Commission Expires: 11-3-2013



- Payment method information is important because of each pension company has different processes and requirements for changing the destination of the payments you receive.
- PLEASE FIND OUT WHAT THIS PROCESS WITH YOUR PENSION COMPANY INCLUDES NOW IN ORDER TO PREVENT DELAYS WHEN THE CASE IS CLOSE TO CLOSING.

AUTHORIZATION REQUEST FORM

Policy/Account Owner Name: Jessica J Dziuba		Policy/Account Owner Tax ID# or SS#: [REDACTED]		Policy/Account Number Date of Birth: [REDACTED]	
Street Address: 22 Peck Hill Road		City: Rome		State: PA	Zip: 18837
Company/Carrier Name: Globe Life and Accident Insurance Co.				Policy/Account #: [REDACTED]	

To Whom It May Concern,

I authorize, Voyager Financial Group, to request information pertaining to my accounts with your company (i.e. insurance policies, investments, etc.). This information includes but is not limited to: Account Values, Schedule Of Benefits, In-Force Illustrations, Statements, Premium Amounts, Cash Values, as well as any other information requested pertaining to this account/policy.

Jessica J. Dziuba

Printed Name of Policy/Account Owner

Jessica J. Dziuba 4-20-12
Signature of Policy/Account Owner (Date)

Jessica J Dziuba

Printed Name of Insured

Jessica J. Dziuba 4-20-12
Signature of Insured (Date)

Printed Name of Authorized Representative

Signature of Authorized Representative

(Date)

Edith Collins

From: consumer@arkansasag.gov
Sent: Thursday, March 21, 2019 5:31 PM
To: Consumer Division
Subject: Consumer Complaint Form Submission

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Credit/Finance

Prefix Mr.

Your name Jaydee Zullo

Age 49

Your address 112 W Ash St

City Carthage

State Texas

Zip code 75633

Home phone

Mobile phone 903-219-2650

Work phone

Email jdzullo@hotmail.com

No Email Communication Not checked

Military History Veteran

Do you have a disability? Yes

Who are you filing a complaint against? Voyager Financial Group

Company/individual address 1431 Merrill Drive Suite H

City Little Rock

State	Arkansas
Zip code	72211
Phone	888-551-2992
Email	fscroggins@voyager-financial.com
Website	http://www.Voyager-Financial.com
Salesperson, serviceperson or other employee	Ferrari Scroggins
Product or service	Purchased part of my military retirement
Transaction date	November 14, 2011
Estimated amount paid	40,013.67
Explain the circumstances surrounding your complaint.	<p>Was going through a divorce and wanted to pay off joint debts. Found Voyager through online search and television commercials. Was contacted by Ferrari Scroggins via email. Asked him about it. He offered me \$40,013.67 in exchange for 10 years worth of my retirement at \$800 per month. Swore everything was on the up and up. Even had me pay for the first year of a life insurance policy so if anything happened they would not go after my assets. Did the paperwork got the agreed upon funds minus the money for the 9 year term life insurance policy. A year later the insurance company came to me saying Voyager was not paying the premiums. Tried calling them but kept getting the run around. Insurance policy was cancelled did not get the money they kept. 1st contract violation. Started having health issues and attempted to contact Ferrari Scroggins to check on the money they kept from the insurance policy only to find out the number was no good. Then I contacted US Bank where my direct deposit was going only to be told they could not give me any information that was only after I managed to get a possible contact number of 866 617-2611 and the name Security Title Agency. My direct deposit of \$800.00 has been going to U.S. Bank Route [REDACTED] and Account #1 [REDACTED]. Since around March or May 2012 Last payment to them was 3/1/2019. Just stopped it last week. Would like to get the money they kept for the insurance plus the extra since they lied to me and violated loan contract by not staying in touch with client.</p>
Your view of a fair resolution to the matter	<p>I would like the approximate \$76,000 dollars I paid in given back to me. Minus the \$40,013.67 the investor originally gave because they are a victim as well.</p>
Do you have supporting documentation?	

**Additional document upload
#2 (if needed)**

**Additional document upload
#3 (if needed)**

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